

**Information to identify the case:**

Debtor 1	Frank A Ferrar	Social Security number or ITIN xxx-xx-7871
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	15-33258-RG	

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank A Ferrar

3/8/21

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Frank A Ferrar

Debtor

Case No. 15-33258-RG

Chapter 13

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: Mar 08, 2021

Form ID: 3180W

Total Noticed: 43

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2021:**

Recip ID	Recipient Name and Address
db	+ Frank A Ferrar, 202 Softwood Dr., Duncanville, TX 75137-4326
cr	+ Caliber Home Loans, Inc., RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Linden Towers Condominium Association, Inc., 151 Highway 33 East, Suite 204, Manalapan, NJ 07726, UNITED STATES 07726-8635
cr	+ Nationstar Mortgage D/B/A Mr. Cooper as servicer f, Friedman Vartolo, LLP, 85 Broad St, 85 Broad St, New York, NY 10004-2434
cr	+ Nationstar Mortgage LLC as servicer for U.S. Bank, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ Nationstar Mortgage, LLC d/b/a Mr. Cooper, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
515899913	+ Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
515899914	+ Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
515899918	+ Cit Fin Serv, Po Box 24610, Oklahoma City, OK 73124-0610
515899917	+ Cit Fin Serv, Attn: Bankruptcy, Po Box 140489, Irving, TX 75014-0489
515899921	+ Cutolo Mandel LLC, 151 Highway 33 East, Suite 204, Englishtown, NJ 07726-8635
515899922	+ Cutolo Mandel LLC, 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635
515899923	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
515899924	+ Experian, PO BOX 9701, Allen, TX 75013-9701
515899925	+ Frenkel, Lambert Weiss Weisman & Gordon, 80 Main Street, Suite 560, West Orange, NJ 07052-5430
516010965	+ Linden Towers Condominium Association, Inc., c/o Cutolo Mandel LLC, 151 Highway 33 East, Suite 204, Manalapan, New Jersey 07726-8635
515899928	Linden Towers Condominiums, 10 Wood Ave, Linden, NJ 07036
516703319	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
516667276	+ Nationstar Mortgage LLC, 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853
516580810	+ Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516126600	Nationstar Mortgage LLC, P.O Box 650783, Dallas, TX 75265-0783
516010953	+ Sixty Acre Reserve Condominium Association, Inc., c/o Cutolo Mandel LLC, 151 Highway 33 East, Suite 204, Manalapan, New Jersey 07726-8635
516126603	+ State of New Jersey Division of Taxation, P.O Box 187, Trenton, NJ 08695-0187
516124411	+ THE BANK OF NEW YORK MELLON TRUSTEE (SEE 410), C/O Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096
515899930	+ Trans Union, PO BOX 2000, Chester, PA 19016-2000
517467827	+ U.S. Bank National Association Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096
519077642	+ U.S. Bank Trust National Association, c/o Fay Servicing, LLC, Bankruptcy Department, P.O. Box 814609, Dallas, TX 75381-460 U.S. Bank Trust National Association 75381-4609
518994970	U.S. Bank Trust National Association, c/o Fay Servicing, LLC, Bankruptcy Department, P.O. Box 814609, Dallas, TX 75381-4609
518994971	+ U.S. Bank Trust National Association, c/o Fay Servicing, LLC, Bankruptcy Department, P.O. Box 814609, Dallas, TX 75381-4609 U.S. Bank Trust National Association 75381-4609

TOTAL: 29

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 08 2021 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 08 2021 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516320292	+ EDI: BANKAMER.COM		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Mar 08, 2021

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515899916	EDI: CAPITALONE.COM	Mar 09 2021 01:43:00	Bank of America, PO Box 5170, Semi Valley, CA 93062-5170
516063370	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Mar 09 2021 01:43:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
515899915	+ EDI: CAPITALONE.COM	Mar 08 2021 21:42:00	Caliber Home Loans, Inc., P.O. Box 24330, Oklahoma City, OK 73124-0330
515931803	EDI: CAPITALONE.COM	Mar 09 2021 01:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
515899919	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 09 2021 01:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515899920	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 08 2021 23:06:58	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
515899927	+ EDI: AMINFOFP.COM	Mar 08 2021 23:06:58	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
515899926	+ EDI: AMINFOFP.COM	Mar 09 2021 01:43:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
516049702	+ EDI: IRS.COM	Mar 09 2021 01:43:00	Fst Premier, Po Box 5524, Sioux Falls, SD 57117-5524
516125237	Email/PDF: resurgentbknotifications@resurgent.com	Mar 09 2021 01:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515899929	+ Email/PDF: bankruptcy@ncfsi.com	Mar 08 2021 23:07:07	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
		Mar 08 2021 23:08:59	New Century Financial, 110 S, Jefferson Rd # 104, Whippany, NJ 07981-1038

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516126602	*+	Internal Revenue Service, P.O Box 7346, Philadelphia, PA 19101-7346
516126601	*	Nationstar Mortgage LLC, P.O Box 650783, Dallas, TX 75265-0783
519077641	*+	U.S. Bank Trust National Association, c/o Fay Servicing, LLC, Bankruptcy Department, P.O. Box 814609, Dallas, TX 75381-4609

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Francesca Ann Arcure	on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank National Association not in its individual capacity but solely as Trustee for NRZ Pass-Through Trust VIII NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Hubert C. Cutolo	on behalf of Creditor Linden Towers Condominium Association Inc. hcutolo@cutolobarros.com, ecourts@cutolobarros.com
Jonathan C. Schwab	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bankruptcy@friedmanvartolo.com
Jonathan C. Schwab	on behalf of Creditor Nationstar Mortgage D/B/A Mr. Cooper as servicer for U.S. Bank National Association not in its individual capacity but solely as Trustee for NRZ Pass-Through Trust VIII bankruptcy@friedmanvartolo.com
Justin Plean	on behalf of Creditor Nationstar Mortgage LLC jplean@raslg.com bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Justin Plean	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR NRZ PASS-THROUGH TRUST VIII jplean@raslg.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee of New Residential Mortgage Loan Trust 2020-NPL1 NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Patrick O. Lacsina	on behalf of Creditor Caliber Home Loans Inc. , PATRICK.LACSINA@GMAIL.COM
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank Trust National Association phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Scott E. Tanne	on behalf of Debtor Frank A Ferrar ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com
Sindi Mncina	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR NRZ PASS-THROUGH TRUST VIII smncina@raslg.com
Steven P. Kelly	on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF9 Master Participation Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 15